

In the claims:

Please add the following new claims:

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17. (New) A method of authorizing a purchase to be made over a computer network using a first number that identifies a consumer's account from which funds will be withdrawn to pay a purchase price and a second number associated with said first number which, when used with said first number, enables withdrawal of funds from said account, said method comprising the steps:

receiving at a third party contractor location said first number transmitted over said network from an on-line merchant location;

receiving at said third party contractor location said second number transmitted over said network from a consumer location; and

verifying the validity of said first and second numbers at said third party contractor location.

18. (New) The method according to claim 17 wherein said network is the Internet.

19. (New) The method according to claim 17 including the additional step of checking at said third party contractor location whether said account has sufficient funds to cover said purchase price.

20. (New) The method according to claim 17 including the additional step of transmitting a signal from said third party contractor location to said on-line merchant location indicating whether said first and second numbers are valid.

21. (New) The method according to claim 19 including the additional step of transmitting a signal from said third party contractor location to said on-line merchant location indicating whether there are sufficient funds in said account to cover said purchase price.

*A 11/11/03  
COW*  
~~22. (New) A system for authorizing a purchase to be made over a computer network using a first number that identifies a consumer's account from which funds will be withdrawn to pay a purchase price and a second number associated with said first number which, when used with said first number, enables withdrawal of funds from said account, said system comprising:  
a computer connected to said network;  
said computer being configured to receive said first number transmitted over said network from an on-line merchant's computer, receive said second number transmitted over said network from a consumer's computer, and verify the validity of said first and second numbers.~~

23. (New) The system according to claim 22 wherein said network is the Internet.

24. (New) The system according to claim 22 wherein said computer is configured to determine whether said account has sufficient funds to cover said purchase price.

28 25. (New) The system according to claim 22 wherein said computer is configured to notify said on-line merchant's computer whether said first and second numbers are valid.

A-1 cont 26. (New) The system according to claim 24 wherein said computer is configured to notify said on-line merchant's computer whether there are sufficient funds in said account to cover said purchase price.

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